

**TOWN OF CONCORD
PLANNED PRODUCTION
HOUSING PLAN**

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This plan has been prepared to address four separate housing plan mandates; Executive Order #418, Planned Production under M.G.L. Chapter 40B, the Comprehensive Long Range Plan of 2004 and Article 43 of the 2003 Annual Town Meeting.

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INTRODUCTION

Concord continues to be a desirable residential community because of its natural beauty, good schools, rich history and traditions, and proximity to highways and public transportation. Available open land is scarce, which causes the price of land to rise. High land prices contribute to ever-increasing housing costs, which make the Town unaffordable to both those who currently reside in the community and those who would like to move into the community.

For over 40 years, the Town's boards and committees have attempted to address the housing issue through reports and actions. There have been consistent concerns expressed about preserving economic and social diversity, along with a diversity of the housing stock, while remaining mindful of the Town's rural and historic traditions, including preservation of open space. At the same time, through zoning amendments made at Town Meeting, Concord has become a town zoned almost exclusively for single-family residences.

The most recent Housing Report, completed in 1998, noted that the Town's housing stock was 80.8% single-family, 8.2% condominium, 4.8% apartments, 3.6% accessory apartments, 2.5% two-family and less than 1% was three-family. New apartments have only recently been added to this housing stock by private developers through use of Chapter 40B, the Comprehensive Permit, which overrides the local zoning bylaws.

This 2004 Housing Plan is produced as part of the Town's process of preparing a Comprehensive Long Range Plan, looking forward to 2020. It updates the housing conditions, addresses new problems and solutions, and applies "Smart Growth" principles to housing development.

Section 1

HOUSING NEEDS AND GAP ANALYSIS

One of the main goals of the housing plan is to assess current and future housing demand, supply, cost and affordability in order to identify potential gaps for supply of housing for individuals and households of a variety of incomes. In 1998, the Town of Concord produced the Housing Plan Task Force Report, which included documentation of housing types and an analysis of current housing trends and recommended actions for the Town to take to address certain housing issues. As follow-up to the 1998 report, the following provides an expanded housing analysis with particular focus on the gap between housing supply, demand, and affordability.

CHANGE IN POPULATION AND HOUSEHOLDS IN CONCORD

A community's housing needs change over time as the size and composition of the population evolves and housing preferences shift. Different social and economic factors may influence whether families choose to rent or buy, construct new homes or renovate old homes. The size and type of homes are also influenced by family size, householder age, and economic status.

The population of Concord has remained stable over the past decade at approximately 17,000. There have been some significant shifts in the composition of the Town's population in that time, with the adult population declining in the 20 to 34 year age bracket by 48% and increasing in the 75 and over bracket by 38%.

Households by Size and Tenure

Although the total population did not grow, the number of households has increased by 255 or approximately 5%. As the data in Table 1 reflects, the net increase has occurred in the number of owner-occupied households, which rose by 8%, but corresponded with an equivalent percentage decrease in renter-occupied households. In 1990, 22% of the town's households were renters, by 2000 the ratio fell to 18%. This change is also reflected in an outflow of available renter housing units.

The largest net increase occurred among single-person households. The Town has a smaller average household size and has experienced an increase in the percentage of elderly residents. In summary, while the overall population stayed the same, the number of households has increased, with more owner-occupied units and fewer people per household.

Table 1: Population, Households, Tenure and Household Size for Concord, MA

	1990	2000	% Change
Total Population	17,076	16,993	-0.5%
Population in Group Quarters	1,783	1,417	-20.5%
Sub-Total Institutional	1,680	1,383	-17.7%
Sub-Total Noninstitutional	103	34	-67.0%
Population by Age			
Under 5	954	979	2.6%
5 to 17	2,513	3,284	30.7%
18 to 24	1,471	712	-51.6%
25 to 34	2,594	1,415	-45.5%
35 to 44	2,947	2,975	1.0%
45 to 54	2,437	2,946	20.9%
55 to 59	986	1,081	9.6%
60 to 64	908	791	-12.9%
65 to 74	1,249	1,406	12.6%
75 to 84	687	963	40.2%
85 years +	330	441	33.6%
Population in Households	15,293	15,576	1.9%
Average Household Size	2.69	2.62	-2.6%
Average Owner-Occupied Unit	2.83	2.77	-2.1%
Average Renter-Occupied Unit	2.17	1.99	-8.3%
Households	5,693	5,948	4.5%
Owner-occupied	4,439	4,803	8.2%
Renter-occupied	1,254	1,145	-8.7%
Households by persons in Unit			
Total Occupied Units	5,693	5,948	4.5%
1-person household	1,129	1,306	15.7%
2-person household	1,891	2,032	7.5%
3-person household	1,080	999	-7.5%
4-person household	1,040	1,042	0.2%
5-or-more-person household	580	569	-1.9%

Source: U.S. 2000 Census

HOUSING SUPPLY

Housing Tenure

As of 2000, there were 6,153 housing units in Concord. Concord's owner-occupied housing units increased during the decade, but the total number of rental units decreased. The data indicates that Concord's housing stock continues to grow at a faster rate than the population and parallels a national trend of decreasing household size. The number of homeowner occupied units is rising at a more rapid pace than rental units, which will influence the affordability of housing as a whole.

Table 2: Housing Supply by Tenure

	1990	2000	Change	% Change
Total Housing Units	5,917	6,153	236	4.0%
Total Occupied	5,693	5,948	255	4.5%
Owner-Occupied	4,439	4,803	364	8.2%
Renter-Occupied	1,254	1,145	109	-8.7%
Total Vacant	224	205	-19	-8.5%
Vacant for Rent	52	44	-8	-15.4%
Vacant for Sale	86	47	-39	-45.3%
Rented or sold, awaiting occupancy	31	38	7	22.6%
Vacant Seas, Migratory, Occ. Use, or Other	55	76	21	38.2%
Total Stock Occupied or Available for Occupancy	5,831	6,039	208	3.6%
Vacancy Rate Ownership	1.9%	0.6%		
Vacancy Rate Rental	4.0%	3.2%		

Source: U.S. 2000 Census

Vacancy Rates

Concord's rental vacancy rate declined from 4% in 1990 to 3.2% in 2000. The homeownership vacancy rate declined from 1.9% to 0.6% in the same period. The vacancy rate includes those units which were vacant and for sale or for rent at the time of the Census, but does not include units that have been rented or sold and awaiting occupancy, seasonal units, or other vacant units that were being held off market or retained for other purposes.

Generally, housing vacancy rates of 5% for rental units and 2% for ownership stock are thought to be sufficient for accommodating reasonable housing choice. Throughout the region, the ownership and rental vacancy rates remain below the desired averages (see Table 3). Factors that would account for this trend include high employment growth and increased housing demand and a lag in housing production as well as the increased housing costs that result from a tight housing market.

Table 3: Regional Comparison of Occupied Housing Stock and Vacancy Rates in 2000

	Occupied Housing 2000			Rental Tenure %	Vacancy Rate 2000	
	Owner	Renter	Total		Owner	Renter
Concord	4,798	1,150	5,948	19.3%	0.6	3.2
Acton	5,702	1,793	7,495	23.9%	0.8	2.8
Bedford	3,705	916	4,621	19.8%	0.3	2.6
Bolton	1,330	94	1,424	6.6%	1.0	7.8
Boxborough	1,310	543	1,853	29.3%	0.5	4.6
Carlisle	1,518	100	1,618	6.2%	0.6	2.9
Hudson	4,964	2,026	6,990	29.0%	0.4	3.1
Lexington	9,175	1,935	11,110	17.4%	0.4	1.7
Lincoln	1,710	1,080	2,790	38.7%	0.7	0.6
Littleton	2,461	499	2,960	16.9%	0.4	3.1
Maynard	2,997	1,295	4,292	30.2%	0.4	2.9
Stow	1,813	269	2,082	12.9%	0.3	0.7
MAGIC Region*	36,685	10,550	47,235	22.3%	0.7	2.7
Massachusetts	1,508,248	935,332	2,443,580	38.3%	0.7	3.5

Source: Metropolitan Area Planning Council, 2001

* Regional data derived from U.S. Census for 2000

HOUSING COSTS and AFFORDABILITY

The following analysis reviews the demand for housing in Concord, housing needs of local residents, and assesses what is actually affordable for housing options.

Household and Family Income

Housing affordability is determined by comparing median incomes and the availability of housing options within various income ranges. Federal and state affordable housing programs group households by income using the area median family income (AMI) as the benchmark. The AMI referenced in this analysis is for the Boston Primary Metropolitan Statistical Area (PMSA). Housing demand and need has been calculated for four income groups using Census 2000 data: poverty level (based on the federal poverty threshold for a family of four), low (up to 50% of AMI), moderate (51% to 80% of AMI), and middle (81% to 150% of AMI).¹ Table 4 lists median family and household income for the town, county, and region.

Table 5 lists the income levels for low to middle income households and the percentage of Concord's households in each range based on Census 2000 information.²

¹ Area median family income is established annually by the U.S. Department of Housing and Urban Development for metro areas and counties. For the purposes of comparison with other U.S. Census data, this analysis used the 1999 median family income as reported by the 2000 Census for the Boston PMSA.

² The Mass. Dept. of Housing and Community Development (DHCD) reports the 2003 AMI for the Boston MSA as \$74,200. See Attachment D in "Instructions for Completing EO 418 FY 2004 Request For Housing Certification".

Concord's median homeowner income in 1999 was \$106,239 and the median renter household earned \$51,058. The town's median incomes as reported in the 2000 Census were 30% higher than the Boston region and over 20% higher than Middlesex County. As Figure 1 illustrates, about 33% of the homeowner households in Concord earned over \$150,000 and the highest percentage of renters earned between \$50,000 and \$75,000.

Table 4: Median Income

	1990	2000	\$ Change	% Change
Median Household Income				
Town	\$69,917	\$95,272	\$25,355	36.3%
Owner-Occupied	--	\$106,239	--	--
Renter-Occupied	--	\$51,058	--	--
County	\$43,847	\$60,821	\$16,974	38.7%
Boston PMSA	\$40,491	\$55,183	\$14,692	36.3%
Median Family Income				
Town	\$80,184	\$115,839	\$35,655	44.5%
County	\$52,112	\$74,194	\$22,082	42.4%
Boston PMSA	\$49,266	\$68,341	\$19,075	38.7%

Source: U.S. Census, reports income for previous year (1989, 1999).

Table 5: Households by Income Range³

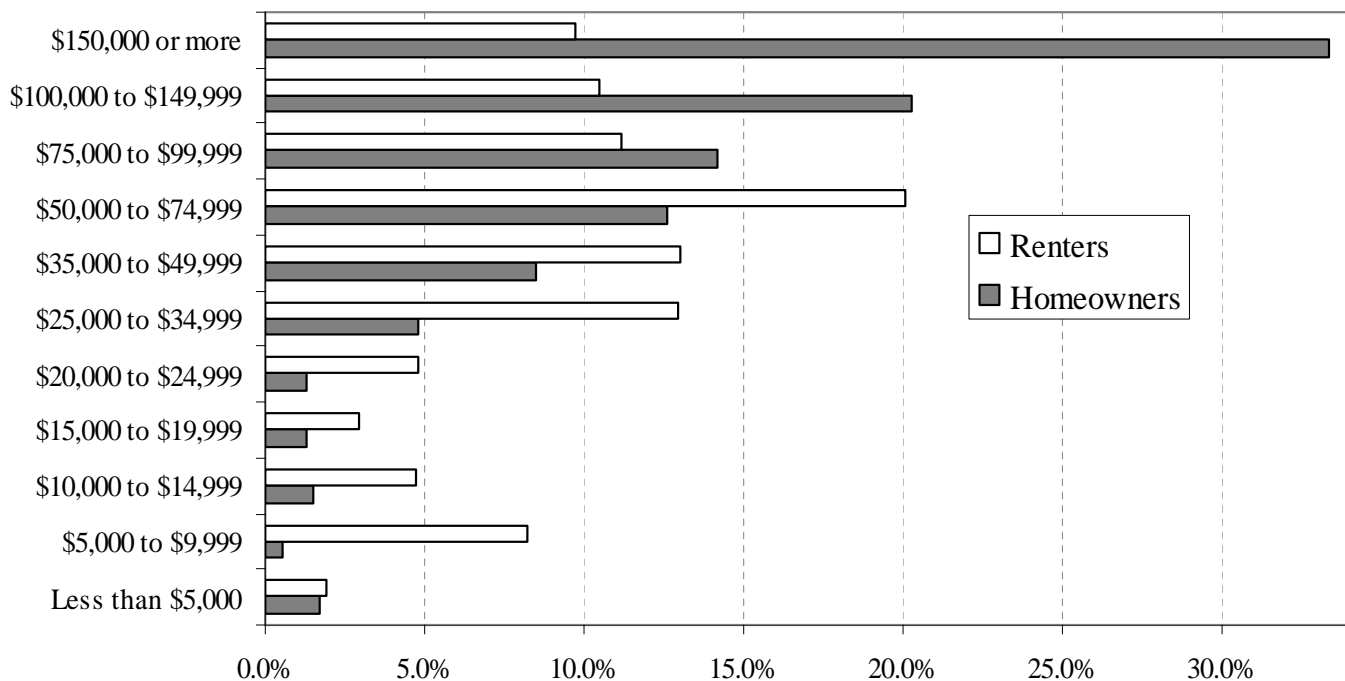
Income Group*	Max. Annual Income	% of Renters	% of Owners	% of All Households
Poverty Level ⁺	\$17,603	8%	3%	4%
Low Income (Under 50% of median income)	\$34,171	36%	11%	16%
Moderate Income (Under 80% of median income)	\$54,673	52%	22%	28%
Middle Income (Under 150% of median income)	\$102,512	80%	46%	53%

*Income groups were derived based on the median family income for the Boston PMSA (2000 Census).

⁺ Poverty level based on threshold for family of four as reported by 2000 U.S. Census.

³ Income limits calculated using median family income for Boston PMSA as reported by U.S. Census 2000. DHCD reports the 2003 income limit for moderate-income households (150% of AMI) at \$111,300. See Attachment D in "Instructions for Completing EO 418 FY 2004 Request For Housing Certification".

Figure 1: Households by Income Range, 1999



Housing Costs and Value

Housing costs are listed in

Table 6 based on Census data as well as market data from the Warren Group.⁴ The Warren Group home sales price data represent the actual sale prices of homes, whereas the Census data are based on respondents' opinions of the value of their home and are likely to lag behind actual market conditions.⁵ Although median gross rent grew at a rate equivalent to the median income, the median sales price of a home has increased by more than twice the rate of family and household incomes.

Table 6: Median Housing Costs

Housing Costs	1990	2000	Numerical Change	% Change
Median Value Owner-Occupied Home (Census)	\$310,600	\$453,400	\$142,800	46.0%
Median Home Sales Price (Warren Group)	\$272,500	\$522,500	\$250,000	91.7%
single-family	\$286,000	\$529,250	\$243,250	85.1%
condo	\$191,250	\$283,750	\$92,500	48.4%
Median Gross Rent (Census)	\$811	\$1,106	\$295	36.4%

⁴ Town Statistics from the Warren Group at <http://www.thewarrengroup.com>.

⁵ For example, Concord's median sales price in 1990 was lower than the median of values estimated by homeowners, who had not adjusted their expectations to the recession that was then in progress. In contrast, homeowners' estimates of value in 2000, during a period of rapid growth in housing values, were lower than actual values reflected in sales prices.

Homeownership Affordability

The minimum income needed to afford a home in Concord can be determined based on the home price ranges reported for 2000 in the U.S. Census and assuming that the average household can afford to spend 30% of monthly income on mortgage payments.

Table 7 indicates the approximate affordable price range for low to middle income households, the number of homes within these ranges, and the deficit or surplus of units available to meet the estimated owner housing demand.⁶ For the purpose of this analysis, renter households with incomes at or above 60% of the area median income are considered prospective homeowners. Table 7 reveals that Concord's home sales prices are prohibitive to many prospective buyers in the region. Only about 11% of the units are valued at \$251,000 or less, the approximate range for households at the moderate area median income. Roughly 25% of Concord's renters who earn 60% of area median income or more (prospective first time homebuyers) have an adequate income to afford the median priced home in town.

As the data suggest, the median priced single-family home in Concord would only be affordable for upper income households and a median priced condo would be unaffordable to households at or below the moderate income level. It is likely that in order to purchase a home in Concord, lower income households expect to spend more than 30% of their income on mortgage payments.

Data from the Census supports this conclusion. Total renter households = 738.

Table 8 displays homeowner costs as a percentage of income⁷. The data reveals that most households that have an annual income of less than \$35,000 (the approximate threshold for low income households) spend more than 35% or more of their income on household costs. There are also a significant number of households with annual incomes between \$35,000 and \$75,000 who spend more than 35% on household costs. In contrast, more households in the upper income groups spend less than 30% of annual income on housing costs

⁶ As noted earlier, the homeowner estimates of housing values in the Census appeared to underestimate actual market values in 2000 (see

Table 6). Thus, the analysis in Table 7 may underestimate the *short-term* housing affordability gap. However, over the longer term, differences between homeowner estimates and market values will tend to even out.

⁷ According to the U.S. Census: "Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgage, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fees or mobile home costs (installment loan payments, personal property taxes, site rent, registration fees, and license fees)."

Table 7: Affordability of Home Prices for Lower Income Households⁸

Income Group	Maximum Affordable Home Price at 30% of Household Income	Cumulative Owner-Occupied Units in Price Range		Cumulative No. of Households in Income Range			Deficits (-) or Surplus (+)
		Number	% of All Owner Units	Owners *	Renters* *	Owners & Renters	
Poverty Level	\$82,000	22	0.5%	145	-	145	-123
Low Income	\$158,000	63	1.3%	534	-	534	-471
First time home buyers (60% median income)	\$190,000	135	2.8%	711	65	776	-641
Moderate Income	\$251,000	534	11.0%	1,055	193	1,248	-714
Middle Income	\$475,000	2703	56.1%	2,227	507	2,734	-31

+Calculated for 30 year mortgage at 6% rate with 10% down payment.

*Total owners households = 4,803. ** Total renter households = 738.

Table 8: Homeowner Costs as Percentage of Income

Income Range	No. of Homeowners Paying X% of Income in Housing Costs				
	Less than 20%	20%-24%	25%-29%	30%-34%	35% or more
Less than \$10,000	0	0	0	0	60
\$10,000 to \$19,999	0	0	0	6	94
\$20,000 to \$34,999	25	31	10	37	122
\$35,000 to \$49,999	130	51	17	29	96
\$50,000 to \$74,999	193	91	42	61	146
\$75,000 to \$99,999	303	79	70	50	72
\$100,000 to \$149,999	447	184	108	42	97
\$150,000 or more	1,216	176	48	71	10
Total	2,314	612	295	296	697
Not Computed	41				
Units represented in sample	4,255				

Source: U.S. Census 2000

Rental Housing Affordability

The U.S. Census tabulates housing payments for renter occupied housing units by household income range, providing an estimate of the number of households with excessive cost burdens. Affordable rent is generally categorized as 30% of total monthly income. As Table 9 illustrates, about 29% of the renter households in Concord pay 30% or more of their income on rent.

⁸ Maximum affordable home price calculated using income limits derived from median family income for the Boston PMSA as reported by the U.S. Census 2000. DHCD reports affordable home price in FY 2003 for moderate income households (150% of AMI) at \$375,312 (assumes 5% down, 7.5% APR for 30 years, 30% of income for housing costs and \$300/ month for taxes and insurance). See Attachment D in "Instructions for Completing EO 418 FY 2004 Request For Housing Certification".

Table 9: Gross Rent as a Percentage of Income

% of Income	Number of Households	Cumulative % of Households
50 percent or more	138	14%
40 to 49 percent	71	21%
35 to 39 percent	63	27%
30 to 34 percent	21	29%
25 to 29 percent	145	44%
20 to 24 percent	214	65%
15 to 19 percent	182	83%
10 to 14 percent	133	97%
Less than 10 percent	35	100%
Not computed	128	
Units represented in sample	1,130	

Source: U.S. Census 2000

Table 10 provides an affordability analysis for Concord's rental units. The table summarizes the number of renter households in each income range, the gross rent affordable for that income bracket, the number of rental units within these rent ranges, and the deficit or surplus of units available to meet the estimated rental housing demand. Income ranges are based on the area median family income for the Boston PMSA.

The data suggest that Concord has adequate supply of rental housing to accommodate the number of households within the current population that are within the low to moderate income ranges. The analysis reflects a deficit of units available for middle income households.

Table 10: Household Income and Affordable Rental Market⁹

Income Group	Cumulative number of renters	Cumulative percent of Concord renters	Affordable gross rent (30% of income)	Cumulative number of units available	Deficit (–) or Surplus (+)
Poverty Level	92	8%	\$450	113	+ 21
Low Income (Under 50% of PMSA median*)	407	36%	\$860	411	+ 4
Moderate Income (Under 80% of PMSA median*)	600	52%	\$1,370	707	+ 107
Middle Income (Under 150% of PMSA median*)	914	80%	\$2,570	856	– 58
Total units in sample				1,130	
Total units with cash rent				1,009	

* Boston PMSA median family income = \$68,341

Source: Interpreted from 2000 U.S. Census data

⁹ Affordable gross rent calculated using income limits derived from median family income for the Boston PMSA as reported by the U.S. Census 2000. DHCD reports affordable rent in FY 2003 for moderate income households (150% of AMI) at \$1,855. See Attachment D in "Instructions for Completing EO 418 FY 2004 Request For Housing Certification".

Table 11 lists the range of affordable rents within each income group and the number of units available by gross rent. Approximately 85% of Concord's rental units are affordable to moderate income households and 40% are affordable to low income households.

However, less than 40% of Concord's renter households are low income households, and 8% are at poverty level. Although the town may have adequate supply for the current population, the overall supply of affordable rental housing makes up a small percentage of the entire housing stock in Concord. Therefore, lack of diversity of housing stock is a significant barrier to low or moderate income families that wish to relocate to the Town.

Table 11: Income Needed to Support Market Rents

Income Range	Gross Rent	# of Units	% of Units	Cumulative % of Units	Income Needed at Mid-point of Rent Range
Poverty Level	Less than \$200	24	2.4%	2.4%	\$4,000
	\$200-\$299	32	3.2%	5.6%	\$10,000
	\$300-\$399	28	2.8%	8.3%	\$14,000
	\$400-\$499	73	7.2%	15.6%	\$18,000
Low Income	\$500-\$599	19	1.9%	17.4%	\$22,000
	\$600-\$699	85	8.4%	25.9%	\$26,000
	\$700-\$799	110	10.9%	36.8%	\$30,000
	\$800-\$899	40	4.0%	40.7%	\$34,000
Moderate Income	\$900-\$1,249	186	18.4%	59.2%	\$38,000
	\$1,250-\$1,499	110	10.9%	70.1%	\$55,000
	\$1,500-\$1,999	149	14.8%	84.8%	\$70,000
	Over \$2000	153	15.2%	100.0%	Over \$70,000
Total units in sample:		1,130			
With cash rent:		1,009			
No cash rent:		121			

SUBSIDIZED HOUSING

The Massachusetts Department of Housing and Community Development (DHCD) maintains an inventory of Chapter 40B subsidized housing units. As of April, 2004, the list included 300 units as qualifying as Chapter 40B units in Concord, representing only -4.9% of Concord's housing base.

With 300 units counted, Concord needs to add another 315 units to reach the 10% benchmark of low/moderate income housing under Ch40B. If non-subsidized homes are built at a faster rate than affordable housing, the Town's percentage will fall below 4.9%. A further analysis of the subsidized housing inventory is discussed in Section 2, Existing Affordable Units and Pipeline, Affordable Housing Inventory.

HOUSING AFFORDABILITY GAP

Table 12 provides an overview of the affordability gaps for owners and renters in low to middle income ranges. The data indicate that, although there is adequate supply of rental units to serve current renter households in the low to moderate income ranges, there is a lack of affordable owner-occupied housing. Although the table reflects a deficit of owner and rental units for middle income households, there is an overall surplus in this category if prospective first-time homebuyers (renters earning 60% or more of AMI) are excluded.

The Census data reflect an outflow of renter households from Concord in the past decade, which may account for the current surplus of renter housing. The recent Census also indicated that the number of owner-occupied units is rising faster than rental units, which could influence the overall affordability of housing in the future.

The current deficit of affordable housing coincides with a decline in the housing vacancy rates in Concord in the past decade, which are often associated with increased housing demand and increased housing costs in a tight market. The average home sales prices in Concord are high compared to the rest of the region and the town's median incomes are also high in comparison. It is therefore likely that Concord's overall housing costs are prohibitive for first time homebuyers and lower income households as a whole.

Table 12: Summary of Housing Gap Analysis for Concord

Income Group	Maximum Affordable Home Purchase Price	Homeownership Unit Deficit (-) or Surplus (+)	Maximum Affordable Rent	Rental Unit Deficit or Surplus	Overall Deficit (-) or Surplus (+) *
Poverty Level	\$82,000	- 123	\$450	+ 21	- 102
Low Income	\$158,000	- 471	\$860	+ 4	- 467
Moderate Income	\$251,000	- 714	\$1,370	+ 107	- 414
Middle Income	\$475,000	- 31	\$2,570	- 58	+ 418

*Overall deficit and/or surplus figures were adjusted to account for double counting of renter households who earn 60% of AMI or more.

Section 2

HOUSING INVENTORY AND ANALYSIS

INVENTORY

In June 2003 the Town's Affordable Housing Committee went through an extensive process of identifying the areas of town and specific parcels that would be suitable for affordable housing development in the near and long term. The Committee divided property into five categories.

Town-owned Land

The Town of Concord owns 283 parcels of land ranging in size from 450 square feet to 118 acres, with a total acreage of 2,247 acres. The properties are controlled by various Departments and Divisions within the Town government structure, including 21 parcels owned by the Concord Housing Authority.

The Affordable Housing Committee meticulously examined all parcels greater than one acre in size. Most lots were eliminated because they were not developable for reasons such as wetlands, floodplains, and existing uses. The list was narrowed down to a few potential developable town sites.

Site 1 is an approximately 19-acre site on Strawberry Hill Road and is controlled by the Concord Public Schools. A portion of the site houses a 6-unit Housing Authority development. There is approximately 12 acres in the upper portion of the site that has development potential. It is in a residential zone (AA)

Site 2 is a 3 ¼ acre site on Cambridge Turnpike owned by the Concord Municipal Light Plant (CMLP). The Cambridge Turnpike site turned out to be too small to warrant a required large investment in water mains, and the buildable portion turned out to be smaller than expected because of encroaching wetlands. It is in a Residential A zone. In 2004, this land has been declared surplus by the Town and is being sold to fund acquisition of a 14-acre farm site known as Ammendolia – affordable housing is a component of the Ammendolia land acquisition.

Site 3 is a triangular piece of land approximately 3.71 acres at the intersection of Attawan Road, Simon Willard Road and Musketaquid Road. The Attawan road site was dropped from consideration when it was learned that the parcel had been deeded to the Town as a park.

Site 4 is a 1.59-acre site on Sudbury Road originally purchased for a fire station. This parcel was also too small to justify a substantial expenditure for extension of water mains. It also posed a traffic problem because of its location at the juncture of ORNAC and Sudbury Road. It is in a Residential AA zone.

Of these, the parcel on Strawberry Hill Road (Site 1) offers the best development potential and is the first priority among these town owned parcels. In the long term, the committee recommends that the Town consider all town owned land that is not permanently restricted for open space or conservation be considered for affordable housing concurrently with other uses. The proceeds from the sales of surplus land could also be directed to affordable housing.

There are also 116 parcels that are less than an acre, with the smallest at 450 square feet. Thirteen of these small parcels are already under the purview of the Concord Housing Authority and have been developed for affordable housing purposes. 30 parcels are under the purview of the Natural Resources Commission and a change of use (from open space/agricultural to another purpose) would generally require a vote of Town meeting or the state legislature. There are 56 small parcels that are not listed as being under a specific purview; these parcels should be looked at more closely and considered for potential as affordable housing sites.

State-owned Land

The State has indicated that it intends to sell surplus land with affordable housing as the preferred use. These parcels are of high priority for affordable housing. When parcels are declared surplus by the State, the Town is given 120 days to respond. The Town can purchase these properties from the state for market value. Most of these parcels are scattered sites along Route 2.

Of particular concern is the possibility that the land used by the Northeast Correctional Center will be declared surplus. The CLRPC and the Planning Board have been considering the future use of the prison farmland located north of the Route 2 Rotary. One of the most compelling ideas is a mixed-use development with a housing component that would be denser than currently allowed by the current 2-acre lot zoning. The housing should include an affordable component that would help in achieving the Town's 10% mandate, along with other commercial uses that would increase the Town's economic base. While the Route 2 Rotary is being re-designed for the future, the prison farm site could be integrated into the design so it is connected (for pedestrians, bicyclists, and vehicles) to the West Concord area, the Commerford Road area to the west, and the Grove Street/Assabet Avenue area to the east. The Town should explore planning options for this site in the event of disposition by the State. Since the Town does not own the land, this presents a challenge for a master planning process. Some creative solutions and planning might be achieved, for instance, by having a university class use the site for a planning project.

An approximately two-acre parcel on Sandy Pond Road is another state owned property that could be suitable for housing. The site is in a residential neighborhood with access from Route 2. The state had originally acquired this land for highway purposes.

In addition, there are other scattered parcels that are owned by the state as right of way for the highway. In the event that some of these are declared surplus, the Town should be prepared to evaluate and acquire them if they are suitable for housing. In particular, four parcels at the Route 62 and Route 2 intersection should be considered as potential development sites.

West Concord Commercial Properties

There is an opportunity for mixed-use development (development that includes a mix of commercial, residential and sometimes industrial uses) along Beharrell Street and in the Bradford Street area. These properties may be redeveloped in the next few years. They currently house a variety of incubator and other small businesses. These properties are ideal for developments that meet smart growth principles because they are in close proximity to a commercial center services and commuter rail/mass transit. Any redevelopment should also include plans to accommodate the existing businesses or provide them options for alternative locations.

The area is currently an industrial zone, which requires a mix of uses in a single building. Allowing a mix of uses, but in separate structures, may be more appealing to property owners.

A Village Center Overlay district is being recommended by the Comprehensive Long Range Plan Committee for this area to accommodate mixed residential/commercial/industrial uses.

Chapter 61, 61A and 61B Land

Under the provisions of Massachusetts General Laws Chapter 61, 61A and 61B, property owners of land used for and classified as forestry, agriculture and private recreation can be assessed annually by the Town at a rate significantly less than that assessed for developed or unclassified vacant land. This is a voluntary program for property owners who must apply annually to the program and submit information to the State and local agencies to confirm that the land is in active forestry, agriculture or private recreation use.

When a property owner chooses to withdraw the land from the classification, the owner is required to pay a withdrawal penalty tax (sometimes referred to as "back taxes"). Additionally, if the land is to be converted to residential, industrial or commercial use, the property owner is required to notify the Town and offer the Town an option to purchase the land, also known as the right of first refusal.

Whenever a property owner notifies the Town Manager's office of the Town's option to purchase the land, all Town departments and many Boards/Committees are asked to provide input on whether to purchase the land. The Town must act within 120 days of receiving the property owner's notice, which must include a valid purchase and sale agreement, by either voting to purchase, transferring the right to purchase to a qualified organization or declining to purchase the land.

In Concord, approximately seven parcels are classified as forestry land, 68 parcels as agricultural land and 26 parcels as recreational land. These properties become available intermittently, about one parcel every two or three years. The Town should keep track of which parcels might become available over the next few years, determine which of these would be suitable for housing and begin preliminary discussions with the property owners in a pro-active way.

When these properties do become available, the Town has a one-time opportunity to consider a mix of uses for these parcels including housing. However, if the Town is interested in exercising its right of first refusal, it must be ready to do so. Currently, a Town Meeting would need to be held in order to appropriate funds to purchase the property. One hundred and twenty days does not give enough time for the Annual Town Meeting process; however, a Special Town Meeting could be scheduled. An alternative approach would be for the Town to transfer the right to purchase to a qualified organization. This would require having an organization with the financing and capital necessary to proceed, such as the Trust for Public Land, or other such organizations.

Selected Residentially Zoned Properties Throughout the Town

These parcels offer the potential for scattered site affordable housing developed in multiple areas throughout town. These could be infill housing on small lots, large open lots for multiple residences, and small houses on large lots which otherwise might be prone to mansionization. Owners would be approached when the properties become available for sale. Rezoning may make some of these suitable for duplexes. Again, the issue is how to be ready when these opportunities arise and how to

approach these proactively. These small parcels could be pursued by a non-profit like the Concord Housing Trust and/or the local Housing Authority.

EXISTING AFFORDABLE UNITS AND PIPELINE

Affordable Housing Inventory

If a municipality in Massachusetts has less than 10% of its year-round housing set-aside for low- and moderate-income residents according to a State standard, it is considered not to be meeting the regional and local need for affordable housing. Not meeting this affordability standard makes the town susceptible to a state override of local zoning if a developer chooses to create affordable housing through the Chapter 40B comprehensive permit process.

The Town currently has 300 units in its affordable housing inventory as counted by the state under Chapter 40B (as of April 2004). It should be noted that there has been an additional 123 units added in just the past two years, which is a 2% gain toward our affordable housing inventory, putting the Town at 4.9%. Based on the 2000 census information there are 6153 housing units in Concord, therefore, the Town needs to produce 315 more units of affordable housing to reach its 10% goal. (The total number of housing units in Concord increases as new units, affordable or market rate, are added to the housing stock. The state updates the number of housing units in a town every ten years as new U.S. census data is released. Therefore, it is prudent to set a goal slightly higher than 10%, for instance 11%, in order to keep up with the increase in the number of units. With a goal of 11% Concord would need to produce another 377 affordable units.)

The breakdown of the existing affordable units is as follows:

- 168 Family rental - 46 public housing, 122 privately owned units
- 88 Elderly rental – all public housing units
- 26 Special needs rental – 8 public housing, 18 Minuteman ARC, a local social service agency
- 18 Homeownership – all privately developed

The following projects are the more recent projects that have been completed. These are included in the inventory listed above.

- Elm Brook Homes – Elm Brook was developed by the Concord Housing Trust (CHT). It consists of 12 three bedroom single-family homes. The sales prices of all the homes are tiered so they are all below market rate and made available to households at three different income levels. Three of the units meet Chapter 40B affordability standards and are priced for households making less than 80% of median income. These three units have been counted towards the Town's subsidized housing inventory. The other 9 units are restricted to middle income buyers (two at 110% of median income and 7 at 140% of median income). The Town of Concord gave 13 acres of land to the CHT for the project. The Concord Housing Trust partnered with a private developer. The last unit was sold in June 2002. This project was the first of its kind for Concord.

- Warner Woods project - This is an 80-unit rental development approved in 2002. It is located on Laws Brook Road in West Concord and is currently under construction. These units have already been counted towards the Town's affordable housing goal.
- Fairhaven Gardens - Walker Realty is currently constructing a 42-unit rental development along Route 2. A Comprehensive Permit was issued in 2003 and all of the units have been accepted by the State towards the Town's 10% affordable housing goal.

The following projects are in progress and have not yet been included in the inventory listed above.

- Riverbend Planned Residential Development: A private developer constructed a 19-unit Planned Residential Development off Forest Ridge Road. The Developer gave one unit within the development to the Concord Housing Authority to rent. Another unit was made available for purchase by a household earning less than 80% of median income. The Town is currently working with the developer on the filing of a Local Initiative Program Units Only Application to the State to have these two units included in the Town's subsidized housing inventory.
- Concord Housing Authority is currently renovating one rental unit on Commonwealth Avenue. Upon completion, the Town will coordinate with the Housing Authority on the filing of a Local Initiative Program Units Only Application to the State so the unit can be counted towards the Town's subsidized housing inventory.
- Baker Avenue Homes – The Concord Housing Trust has completed the permitting process for a Planned Residential Development that consists of a single-family dwelling, a triplex and two duplexes. The single-family dwelling will be sold at market rate on a separate lot. The remaining seven units will be deed restricted as affordable units. Four of the units will be sold to households making less than 80% of median income and the two units will be developed under a joint agreement with the Habitat for Humanity of Lowell. These two units will be sold to households making less than 50% of Median Income. One unit will be sold to a household making at the most 150% of median income; however, the income requirement for this unit has not been finalized and may actually be lower.
- Volunteers of America (VOA) constructed a 78-unit assisted living development in 2000. The Town is currently coordinating with VOA on the development and submission of a Local Initiative Program Units Only Application to the State to obtain approval for 15 or 16 units to be counted towards the Town's subsidized housing inventory.

Finally, the Walden Woods Project has an outstanding commitment (dating back to 1987) to build 42 affordable units of housing within Concord. A 139-unit housing development, with 42 affordable units, was being planned for a 25-acre site within what has come to be known as Walden Woods in the mid 1980's. The project was not built there, but, in exchange, Walden Woods committed to finding a site for 42 units in another location. Discussions continue with the Walden Woods Project to find a creative solution that fulfills this obligation.

The projects currently in progress will add another 25 units to Concord's affordable housing inventory. This would bring the Town's total subsidized housing inventory to 325, or 5.28%. The Town would

need 290 additional affordable units to reach the 10% goal or 352 units to meet an 11% goal. Fulfillment of Walden Woods's commitment would lower the number of units needed to 248 and 310, respectively.

Currently, all rental units in a project developed with a Comprehensive Permit are counted towards a Town's affordable housing inventory, even though only 25% are actually affordable. So, a 290-unit rental development with 73 affordable units would fulfill Concord's 10% mandate. However, only the homeownership units that are actually affordable are counted towards the affordable housing inventory. The state legislature is considering a number of changes to Chapter 40B. One of these would alter how homeownership units are counted, so twice the number of affordable homeownership units in a development would be counted toward the subsidized housing inventory. For example, Chapter 40B requires that at least 25% of the units in a development are priced to be affordable to households making up to 80% of the median income. Under current guidelines in homeownership projects that are 25% affordable, it would take 1160 units to have 290 units counted. The 290 units would all be affordable. Under the proposed new regulations, it would take 580 units created to have 290 units counted and only 145 of the units would have to be affordable. In reality, units will be developed more incrementally in smaller projects and often with more than 25% of the units meeting affordability guidelines.

Another change to state regulations being deliberated is that a community would not have to consider Chapter 40B projects for a year if it has the following: a certified Planned Production Plan approved by the Department of Housing and Community Development and within a year add at least $\frac{3}{4}$ % of its year round housing units to its state approved subsidized housing inventory. This is 46 units for Concord. A bill revising Chapter 40B is currently under consideration by the legislature. If passed, the threshold for a moratorium would be lowered to $\frac{1}{2}$ % of a community's year round housing units or 31 units for Concord.

Concord has not experienced the pressures of large-scale developments that some communities have. In nearby communities, developers have proposed large developments often considered to out of character for the town. So far, Concord has escaped these large-scale proposals. This may be because there is not a lot of land readily available. Much of Concord's open space is protected. However, the Town is not immune to these developments in the future. For instance, when a property under Chapter 61 status goes up for sale and the Town does not exercise its right of first refusal to purchase the property, the land may become vulnerable as a site for a large-scale Chapter 40B project. The Town needs to be proactive in order to maintain control over the housing that is produced. Therefore, the Town should aggressively pursue a wide range of strategies to produce affordable housing as they are presented in this plan.

Chapter 40B Land Area Analysis

Chapter 40B requirements can also be met if low and moderate-income housing exists on sites/land comprising more than 1 and a half percent of the total land area zoned in town for residential, commercial, and industrial uses. The total land area does not include publicly owned land, water bodies, roads (because they are not zoned residential, commercial or industrial), and any flood plain, conservation or open space zone if the zone completely prohibits residential, commercial and industrial use. The portion of the site that has low and moderate income housing units inventoried by DHCD is proportionately included toward the 1 1/2%.

Concord has a total land area of 16,541.26 acres. Removing the acreage that is not to be included for the purposes of Chapter 40B, Concord's Total Land Area is 5,232.53 acres. Concord would need to have at least 1.5% of these acres (78.49 acres) as affordable housing sites. Currently, 47.2 acres are used for affordable housing. Therefore, another 31.29 acres is needed to meet the 1.5% minimum.

General Land Area Minimum

Total Land Area (per 760 CMR Sec. 31.04(2))	5,232.53 acres
Statutory Minima of 1.5%	78.49 acres
Total Affordable Housing Inventory	47.20 acres
Total Land Area Needed to Meet 1.5% Minima	31.29 acres

HOUSING PROJECT	SPONSOR	TARGET COMPLETION DATE	TOTAL NUMBER OF UNITS	TOTAL NUMBER OF INCOME RESTRICTED UNITS (LOW, MODERATE, and MIDDLE INCOME)	NUMBER OF MIDDLE INCOME UNITS	UNITS COUNTED TOWARDS SUBSIDIZED HOUSING INVENTORY
267-279 Walden Street	Concord Housing Authority	Existing & Counted	6	6 rental family	0	6
Everett Gardens	Concord Housing Authority	Existing & Counted	52	52 rental elderly	0	52
Peter Bulkeley Terrace	Concord Housing Authority	Existing & Counted	36	36 rental elderly	0	36
Grove Street	Concord Housing Authority	Existing & Counted	1	1 rental family	0	1
Strawberry Hill Road	Concord Housing Authority	Existing & Counted	6	6 rental family	0	6
Bedford Street	Concord Housing Authority	Existing & Counted	8	8 rental family	0	8
Westvale Meadows	Concord Housing Authority	Existing & Counted	4	1 rental family, 3 ownership	3	1
58 Stow Street	Concord Housing Authority	Existing & Counted	1	1 rental family	0	1
Bartkus Farm	Concord Housing Authority	Existing & Counted	2	2 rental family	0	2
282 Thoreau Street	Concord Housing Authority	Existing & Counted	8	8 rental special needs	0	8
284, 286, 294 Thoreau Street	Concord Housing Authority	Existing & Counted	3	3 rental family	0	3

HOUSING PROJECT	SPONSOR	TARGET COMPLETION DATE	TOTAL NUMBER OF UNITS WITHIN DEVELOPMENT	TOTAL NUMBER OF INCOME RESTRICTED UNITS (LOW, MODERATE, and MIDDLE INCOME)	NUMBER OF MIDDLE INCOME UNITS	UNITS COUNTED TOWARDS SUBSIDIZED HOUSING INVENTORY
Powder Mill Road	Concord Housing Authority	Existing & Counted	6	6 rental family	0	6
102 Upland Road	Concord Housing Authority	Existing & Counted	1	1 rental family	0	1
HUD Program/Scattered Sites	Concord Housing Authority	Existing & Counted	11	11 rental	0	11
1269 Main Street	MinuteMan ARC	Existing & Counted	6	6 rental special needs	0	6
51 Derby Street	MinuteMan ARC	Existing & Counted	5	5 rental special needs	0	5
22 West Street	MinuteMan ARC	Existing & Counted	7	7 rental special needs	0	7
Emerson Annex	Private Developer	Existing & Counted	10	10 ownership (condo)	0	10
Concord Homes	Private Developer	Existing & Counted	19	5 ownership (condos)	0	5
Warner Woods	Private Developer	Permitted & Counted	80	20 rental family (80 units total)	0	80
Elm Brook Homes	Concord Housing Trust	Existing & Counted	12	12 ownership (condos)	9	3
Fairhaven Gardens/Taranto Land	Walker Realty	Under Construction & Counted	42	11 rental family (42 units total)	0	42
Total			326	221	12	300

PENDING FUTURE UNITS	SPONSOR	STATUS	TOTAL NUMBER OF UNITS	TOTAL NUMBER OF INCOME RESTRICTED UNITS (LOW, MODERATE,	NUMBER OF MIDDLE INCOME UNITS	POTENTIAL UNITS FOR SUBSIDIZED HOUSING INVENTORY
Riverbend – Forest Ridge Rd	Concord Housing Authority and Private Developer	Constructed & waiting for deed transfer	4	1 rental family; 3 ownership (condos)	2 ownership	2 (1 rental, 1 ownership)
365 Commonwealth Ave	Concord Housing Authority	LIP application to be filed at a later date	1	1 rental family		1 rental
Baker Avenue	Concord Housing Trust	Permitting Process	8	7 ownership (condos)	1 ownership	6 ownership
64 Commonwealth Ave	Volunteers of America	Constructed & submitting LIP application.	78	16 assisted living		16 assisted living units
Total Pending Units			91	28	3	25

OUTSTANDING COMMITMENTS	SPONSOR	STATUS	TOTAL NUMBER OF UNITS	TOTAL NUMBER OF INCOME RESTRICTED UNITS (LOW, MODERATE, MIDDLE INCOME)	NUMBER OF MIDDLE INCOME UNITS	POTENTIAL UNITS FOR SUBSIDIZED HOUSING INVENTORY
Walden Woods	Walden Woods	Continued discussions regarding previous commitment	Unknown	42		42

EXISTING TOOLS and NEW OPPORTUNITIES

REGULATORY

Residential Cluster Development

In the Residential Cluster Development (RCD), a type of housing development allowed by special permit, the density may be increased up to 40% and the open space reduced (to no less than 40% of the tract area) in exchange for donation of lots to the Town for affordable housing. This provision has yet to be used for affordable housing. Changes to this provision, which provide additional incentives for its use, should be considered. These incentives could include adjustments to the required lot lines, allowing development of duplexes, and reducing the open space requirement.

Planned Residential Development (PRD)

The Planned Residential Development allows the density of a development to be increased if it includes one unit or more of low income or affordable housing, as defined in the Zoning By-Law. Low-income housing is defined as units made available to the Concord Housing Authority or another entity within the cost limits allowed by the state or leased under federal or state rental programs. Affordable units are defined as units for sale or rent at below market rates, either as starter priced housing or moderate priced housing. Starter priced housing is defined as units for households making less than 110% of the median family income. Moderate priced housing is defined as units for households making less than 150% median family income.

The density increase is approved by the Board of Appeals subject to certain limits (two times the basic density in Residence C and Business zones and 3 time the basic density in Residence AA, A, and B). There are also special provisions for developments by the Town, the Housing Authority, a non-profit that constructs 75% affordable units, and converted school and municipal buildings.

This option has been used to create affordable units in the community. Between 1977 and 1989, 17 sites were developed using the PRD bylaw, totaling 237 units, of which 37 are affordable units as defined by the State. The PRD was not used from 1989 through the 1990's until it was revised. The Elm Brook Housing developed by the Concord Housing Trust, the Concord Housing Authority's unit on Riverbend – Forest Ridge Road, and the proposed project on Baker Avenue are being developed under this local zoning provision.

As written, this provision gives the developer the option of affordable housing at any of the three income levels. Further revision would need to happen in order to ensure that any developer using this mechanism includes affordable units which would be recognized for the Town's housing inventory.

Inclusionary Zoning

Under current zoning, affordable housing is required only through the PRD and when a developer asks for increased density under the RCD. An inclusionary zoning by-law, which required a qualified affordable housing component for all projects over a minimum unit size, such as 6 or 10, may facilitate the creation of affordable housing in Concord. It would ensure the creation of affordable housing, where the current zoning is an optional requirement for

developers who seek increased density. Attached is a summary of local inclusionary zoning ordinances from other towns. Some of the options to consider are:

- Requiring all residential projects above 6 or 10 units to provide 10% affordable units;
- Consider provisions for alternative options, such as off-site development, the donation of land or buildings designated for affordable housing, or a cash equivalent. These options should be secondary to actual unit creation.
- The by-law could consider providing a density bonus if more than the required minimum threshold of affordable housing is provided. Where such a bonus is utilized, a substantial proportion of the additional gross floor area (or FAR) must typically be additional affordable housing.
- The by-law should state a minimum term of affordability; often such by-laws require permanent affordability “to the extent legally permissible.”

Mansionization

Mansionization is a term used to describe the phenomenon of tearing down relatively modest-sized single-family homes and replacing them with homes that are significantly larger than the existing houses in the neighborhood. (This can also occur when large additions are constructed on existing houses.) Typically, a single family home is bought by a developer or investor, torn down, replaced by a larger “mansion”, and then resold.

A valuable housing resource is being lost through this process. The original, more modest-sized homes offer a housing alternative – a relatively lower cost home. Deed restrictions or permanent affordability regulations do not regulate these homes, however; they provide important housing resource in the community, maintaining a diversity among Concord’s housing stock and those who can afford to live in town. In addition, these large homes dramatically alter the character of the existing neighborhoods and the community at large.

The Board of Selectmen created a Mansionization Committee in June 2002. The Committee issued its Final Report in December 2002. The report describes both the impacts of mansionization on a community and sets forth a list of potential actions to address the problems caused by this trend. In addition, Taintor Associates addressed this issue in a memorandum to the Comprehensive Long Range Plan Committee in August 2003.

These documents offer several strategies for addressing this issue. Mansionization is not an easy problem to address because the Town has four different residential zoning districts where the lots can range in size from 10,000 sq. ft. to 80,000 sq. ft. Another challenge is the way the Town has developed over time. The two documents noted above offer several strategies for addressing the issue, which will require some combination of strategies to be fair and equitable to current property owners. The following summarizes the recommended strategies outlined in both documents.

- Establish a floor area ratio (FAR) according to zoning districts. Other communities have used this approach and it could be adapted for Concord. This will not stop all mansionization. Mansionization could continue on oversized lots or through consolidating smaller, adjacent lots unless an additional mechanism is developed to avoid this. Taintor Associates introduces the idea of a sliding scale

FAR. This involves reducing the FAR by .005 for every 1000 square feet increase in the lot area above the minimum lot size.

- Although the town has set a maximum lot coverage (measuring the amount of impervious surfaces on a lot, including pavement and structures) for certain businesses and industrial districts, there are none for residential districts. A maximum lot coverage could be established for residential districts. Again, this approach does not address the issue of teardowns occurring on adjacent lots and then combining the lots.
- Increasing the setbacks for front, side, and/or rear yards. Although the Mansionization Committee highly recommends increasing side yard setbacks; Taintor associates views this as an overly restrictive scenario.
- Control the bulk of the structure by linking the maximum height to its setback from lot lines.
- The maximum building height for a residence could be reduced from 35 feet to perhaps 30 feet. The maximum number of stories allowed could also be addressed.
- Design standards could control the streetscape impact of these out of scale homes.
- The Town could establish criteria and require a site plan review for residences over a certain size. This is recommend by both the Mansionization Committee and Taintor Associates.
- The Mansionization Committee recommends requiring a certain percentage of open space for residential lots.
- Require Special Permits and Site Plan Review for anyone changing a non-conforming structure or a structure on a non-conforming lot.
- Additional recommendations of the Mansionization committee included grading and specimen tree by laws and voluntary deed restrictions, and studying lot coverage and height limitations.

In addition to thinking about the immediate negative impacts of very large homes, it is worth considering their long-term impact. These homes will be increasingly expensive to maintain and, as owners age and prepare to downsize, they will likely seek to sell these homes. An opportunity could be created to create multiple, more affordable units within these homes.

DEVELOPMENT

Second Story Residential

Commercial owners have the ability and opportunity to add second story dwelling units to existing buildings “by right” in the business districts. There is an open space requirement for these units that can be satisfied by the creation of decks and roof top gardens. Existing examples of this type of development can be found at Concord Crossing where 20 residential units have been built and in West Concord where several units have been created above the West Concord 5&10 store. There are additional opportunities for this type of development around Town. These units may not necessarily be affordable by state guidelines, but they would provide another type of housing choice within Concord.

Surplus Land and Land for Sale

There are potential opportunities for the Town to acquire land for affordable housing from the sale of surplus state land and by exercising the right of first refusal for properties with Chapter 61, 61A and 61B restrictions. However, there are two drawbacks to these opportunities – first is the fact that the Town has only 120 days to act (requiring a vote of Town Meeting) and the second is the lack of financial resources to purchase large tracts of land. Mechanisms and resource are needed to enhance the Town’s ability to quickly act and to make these purchases.

Sites under One Acre

These smaller lots offer another opportunity for housing development. If rezoned, some of these lots could be developed for duplexes.

Farm Worker Housing

Concord retains several working farms where year-round and seasonal workers are employed. Housing affordable for these workers is needed. Farms currently provide some housing for these workers, but more is needed.

Currently, Concord’s zoning ordinance requires a Special Permit for trailers or for farm worker quarters in the residentially zoned districts. However, state law (M.G.L. Chapter 40A) grants Agricultural Exemptions and these uses should be allowed without the Special Permit requirement. The Planning Board is considering a by-law amendment to reflect this agricultural exemption for trailers. Amending the by-law to allow farm worker quarters “as of right” should also be considered. Although these units would not count toward the town’s 40B inventory, they do provide another type of housing that is needed in the community.

Faculty Housing

There are a number of private schools in Concord – Concord Academy, Fenn School, and Middlesex School. These schools provide faculty apartments (about 78 units) and dormitory housing for about 400 students. Incentives could be provided to these schools so some of this faculty housing is tied to affordable housing restrictions; however, the deterrent here is that the State requires that there be a lottery for affordable units. Given the high cost of housing in Concord, additional housing for faculty would benefit the community by providing for a greater diversity in the population and it would benefit the schools by keeping the faculty on campus.

Accessory Apartments

Accessory apartments offer a lower cost housing alternative and contribute to the diversity of available housing types in Concord. Amendments to the accessory apartment by law could ease the restrictions for accessory apartments and, thus, create additional opportunities for creation of accessory apartments. For instance, the requirement that ‘minimal exterior alterations be made to the single family dwelling’ could be eased to make it easier for an additional unit to be created. Also, allowing a separate structure on the lot would increase the flexibility of this by law.

There are likely a number of illegal accessory apartments in Concord – conversions done without notification to the Town and not necessarily in conformance with Zoning and/or the State Building Code. The Town might consider an “amnesty program” for owners of such units, legalizing them provided they meet Building Code and life safety standards.

Concord's neighboring town, Lincoln is considering an Accessory Apartment Affordability Program. This program would encourage the creation of affordable accessory apartments by granting the owner a special permit tied to a commitment to rent with affordability terms established by Lincoln's Housing Commission. The initial incentive to owners would be provided through an amnesty program for accessory apartments currently not permitted. Other incentives, such as favorable property valuation procedures, property tax abatements or refund, would be developed in the long term.

This approach could be adapted to Concord to add single units to the affordable housing inventory, but it would be difficult for individual homeowners to comply with the long term restrictions required for these units to be counted under Chapter 40B. This could only work if the Town institutes a program to assist these owners in establishing the deed restrictions and checking income and other eligibility requirements of the tenants. In addition, the Town would have to reconsider the requirement that the special permit expires upon the sale or transfer of the property.

Special Needs and Elderly Housing

There are four developments in which housing and services are provided for individuals with special needs. The Housing Authority manages a group home for eight individuals on Thoreau Street. Minuteman ARC manages three developments that accommodate a total of 18 individuals. All of these units are affordable and counted towards the town's affordable housing inventory.

The Housing Authority manages a total of 88 public housing units for the elderly. The 26-unit development at Peter Buckeley Terrace is a congregate living facility with shared bath facilities. The Housing Authority is considering renovations to this facility to improve the "marketability" of the units. There are two other privately owned congregate facilities in Town, the Timothy Wheeler House in Concord Center and the Belknap House across from Concord Academy. Unfortunately, the Belknap House is currently facing financial difficulties.

New England Deaconess Association operates continuum care services for the elderly at its site on Old Road to Nine Acre Corner, overlooking the Sudbury River. Newbury Court is a 75-unit independent living facility. Another 35 independent living units have been approved and construction is expected to begin in 2004. The Deaconess is an assisted living facility on site. They also manage the Rivercrest Nursing Home.

Finally, Volunteers of America manages a 78-unit assisted living development on Commonwealth Avenue.

These facilities offer some alternatives for seniors; however, there is still a need for affordable senior housing evidenced from the 1 1/2 year waiting list that the Housing Authority maintains for Concord residents for its elderly units. In addition, the Elderly Housing Needs Survey conducted a few years ago highlighted the needs of elders who are still living in their single-family homes. They have difficulty maintaining their homes and were interested in assistance for home repairs.

Concord Housing Trust

The Concord Housing Trust has completed its first project and is embarking on its second on Baker Avenue. This non-profit is gaining development capacity, but it remains a volunteer group without staff. The Concord Housing Trust, as a non-profit, is a key player in the development of affordable housing. Mechanisms to building the capacity and expand the potential of this organization should be explored. The activity of the organization is not consistent enough to maintain a staff person. However, a consultant could be retained who could provide support on an as needed basis or a staff time could be shared with another organization.

RESOURCES

Community Preservation Act

Passage of the Community Preservation Act gives town resources to help to control its own development agenda. Towns that have passed CPA discover they have the resources, flexibility, and ability to proactively direct development issues in their community. CPA funds can be used for a variety of purposes and it is up to the community to decide how to use these. For instance, in the Town of Bedford CPA funds have been used to hire a housing consultant, assist a non-profit with the purchase of a duplex which was converted to affordable condominiums, provide funding for a 10 unit development which resulted in an increase in the number of affordable units while decreasing the overall size of the project, and provide pre-development support for another 10 unit affordable rental project which resulted in the project receiving over \$1 million in state financing. CPA funds must also be used for open space and historic preservation projects.

Planned Production Plan

The Town should submit an affordable housing plan to DHCD to comply with the Chapter 40B Planned Production Regulations. A certified plan will assist the Town to establish control over projects developed with comprehensive permits.

Private Developers

Concord has private developers willing to construct affordable housing. For example, one family owns a number of rental apartments in Town, works with the Concord Housing Authority and accepts the Section 8 certificates of renters. They also took a commercial site that had been a lumberyard and converted the property to mixed use and included housing. One of the units was designated as affordable and the family negotiated with the Housing Authority to provide two units in another location for the one at Concord Crossing. They are also undertaking a comprehensive permit in West Concord (Warner Woods) where 80 units of rental housing will be developed, of which 20 units will be designated for households earning less than 80% of the Boston median income. Another individual voluntarily developed a Planned Residential Development of 18 condominium units, of which one was given Concord Housing Authority and 3 were sold to income qualified households (one at 80% and two at 150% of the Boston median). This same individual also purchased a single-family residence and converted it to housing for mentally handicapped individuals. There are more individuals who have undertaken projects intended to benefit the community.

HOME Consortium

HOME is a federal housing program, administered by the U.S. Department of Housing and Community Development. HUD distributes funds to groups of adjacent communities who create a local consortium of communities. MetroWest HOME Consortium is administered by the City of Newton and currently has eight members with four additional members to join in July 2005. The towns of Bedford and Lincoln are both members of this Consortium and provide the geographic link for Concord. However, the Consortium has a moratorium for two years on considering any new members beyond the four communities already approved to join in 2005. The Town of Concord should seriously consider approaching the MetroWest Consortium in 2005 to discuss the potential for future membership. A lot of lead-time is required, because once a community is accepted into the Consortium, it takes at least 15 months to actually receive funds. By joining a local HOME consortium, a town receives an annual allocation of funds for affordable housing projects. The amount varies according to HUD formulas. The Consortium also brings a community into a local housing network. The network provides the informal contacts among housing professionals and the more formal exchanges of information and technical assistance. One downside is that the HOME program is highly regulated program and the Town must consider whether the amount of funds they will receive is worth the commitment.

LOCAL INFRASTRUCTURE

Concord Housing Authority

The Concord Housing Authority, founded in 1961, provides housing for low and moderate-income families and elderly, disabled or handicapped individuals. The CHA owns and manages 88 units for the elderly, disabled or handicapped, 46 family rental units, and 8 special needs units and administers 85 housing certificates which provides subsidies for people to rent in the private market. The CHA maintains waiting lists for its developments. The waiting list for elderly, disabled, or handicapped units for someone with a Concord preference is about 1 ½ years. For someone not from Concord, the wait is about 5 years. About 6 to 10 units turn over each year. The average wait for a family rental unit is 2 or 3 years with a Concord preference and 5 years without. Only 5 to 6 units turn over each year.

Town of Concord Planning Division

The Planning Division is the town gateway for all development proposals. The division reviews all development proposed for the Town. Staff also provides support to the Affordable Housing Committee, Board of Appeals, Historic Districts Commission and the Planning Board.

Comprehensive Long Range Planning Committee

The Comprehensive Long Range Planning Committee is charged with preparing a long range plan for the Town of Concord through the year 2020. The Committee advises the Board of Selectmen and the Planning Board and seeks the input of residents and Town Committees in the preparation of this plan. Housing is one of the elements covered by the comprehensive long range plan.

Affordable Housing Committee

The Affordable Housing Committee facilitates the process for permitting affordable housing projects and creates methods for increasing and maintaining the availability of housing for

people with low to middle income within the Town. The Committee works closely with all Town Boards, Committees, and Departments and collaborates with citizen groups to design programs, which, to the extent possible, are consistent with the historic and aesthetic character of the Town and preserves the natural resources of Concord

While the Committee does not have the authority to commit Town resources or approve projects, it is responsible for a planning function to create and promote affordable housing opportunities throughout the Town, including education, consensus building, and the development (and annual update) of an affordable housing plan, encompassing strategies and goals for a five year period. In addition, a primary responsibility of the Affordable Housing Committee is to advise the Board of Selectmen in responding to partnership proposals from private developers, and in formulating and promoting proposals on behalf of the Town.

The Affordable Housing Committee has seven voting members, appointed by the Board of Selectmen, for a term of three years each.

Concord Housing Trust

The Concord Housing Trust (CHT) is a non-profit housing-development corporation, run by a volunteer Board of Directors. CHT's is committed to assisting the Town to maintain an historical, democratic diversity of incomes in the community while also increasing the ethnic diversity in the Town. Concord Housing Trust focuses on development, site acquisition, rehabilitation, and other activities that promote the creation of affordable housing in Concord. They have developed the 12 single-family below market rate homes at Elm Brook and are undertaking their second project at Baker Avenue.

Concord Housing Foundation (CHF)

The Concord Housing Trust sponsored the formation of another non-profit, the Concord Housing Foundation, as a fundraising vehicle. In 2001 the CHF produced more than \$250,000. These funds were used to write down the construction costs at Elm Brook and make two of the units more affordable. The Concord Housing Foundation will continue as a fundraising, education, and outreach organization

Section 3 STRATEGIES

This section organizes the strategies detailed in the previous section into an actionable plan with short, medium, and long term strategies. The actions are divided into regulatory, development, and institutional/programmatic strategies. In all cases, the Town will pursue affordable housing developments, zoning changes, and funding in a manner that is consistent with “Smart Growth” principles and in keeping with the town’s character, and reflects partnership and dialog with the town’s residents.

SHORT TERM STRATEGIES

These strategies will be pursued during the next two years.

Regulatory

- **Enact zoning changes to ease restrictions on farm worker housing.**
The Planning Board is considering a bylaw amendment that recognized the agricultural exemption under MGL Ch. 40A for trailers. This change would allow trailers for farm worker housing without requiring a Special Permit. Additionally, the Board should consider allowing farm worker housing “by-right” in all residential zoning districts.
- **Add incentives to Residential Cluster Development by-law.**
This provision has yet to be used for affordable housing. Therefore, changes are needed. The Planning Board should consider amendments to this by-law such as adjusting required lot lines, allowing for development of duplexes, increasing density, and reducing the open space requirements.
- **Submit Planned Production Plan to state.**
The Town completed the Planned Production Plan in the spring of 2004 and is submitting it to the state.
- **Address problems caused by ‘mansionization’.**
The Town’s Mansionization Committee and Taintor Associates have both analyzed the mansionization issues and developed several strategies to address the negative impacts of this type of development. The Planning Board should continue research and education/outreach to develop recommended zoning changes including site plan reviews for large residences for consideration at future Town Meetings.

Development

- **Identify organizations to which the Town can transfer its purchase rights.**
The Town needs to be prepared to act quickly to acquire state surplus land or Chapter 61 properties when sites appropriate for housing become available. The Town should ensure that the Trust for Public Land, the Concord Land Conservation Trust, and the Sudbury Valley Trustees are prepared to act on behalf of the Town to hold appropriate properties.
- **Pursue development potential of Strawberry Hill Road town owned property.**
The Affordable Housing Committee identified this site as having the best development potential among town owned parcels. The Affordable Housing Committee should continue its efforts to win support for housing at this site and, working with the Planning Division, identify the best approach to undertake a development plan for the property.
- **Track potential sites becoming available through Chapter 61.**

The Planning Department needs to keep track of parcels currently under Chapter 61, 61A and 61B that might be converted from forestry, agricultural, or recreational use. As discussed above, the Town needs to be prepared to exercise its right of first refusal when suitable properties become available or begin a program of outreach to current property owners.

- **Have Affordable Housing Committee examine town owned parcels less than one acre in size and identify those suitable for affordable housing.**

The Affordable Housing Committee (AHC) has examined larger town owned lots, but has not looked at the parcels that are smaller than one acre. There are 56 lots that do not appear to be under the purview of a specific Town commission or authority. The AHC can identify which of these sites are suitable for housing and consider options for development.

- **Explore possible planning options in anticipation of state disposition of Prison Farm Land.**

Prison farmland used by the Northeast Correctional Center may be declared surplus by the State. This is a large site and the Town plans to explore development options in anticipation of its availability. The Town needs to ensure that housing is included in any re-use plan.

- **Engage in dialogue with State concerning disposition of other state owned parcels that are suitable for housing.**

Several additional state owned parcels could be suitable for housing and declared surplus, including a two-acre site on Sandy Pond Road and scattered parcels along Route 2. The Town will need to be proactive in encouraging that these parcels are declared surplus in a time frame that is manageable by the Town. The Town has 120 days to respond when the state declares a property surplus and, therefore, will need to be prepared to act. However, the Town will have the capacity to handle only a discreet number of parcels at one time. Therefore, in addition to the need to get prepared to respond when these properties are made available by the state, the Town must discuss the timing of the disposition of these parcels with the state.

Institutional/Programmatic

- **Evaluate the role of the Affordable Housing Committee in undertaking portions of the housing plan and identify the committee or staff to oversee the implementation of the housing plan.**

In order for this plan to be implemented, there needs to be a specific group, perhaps the Affordable Housing Committee or Planning Department, which takes ownership of its implementation. The plan is multifaceted and includes actions by a number of Town offices, organizations, and committees. A single entity needs to be responsible for initiating and managing specific strategies and projects and tracking the progress of all strategies. The enactment of the plan calls for flexibility to respond to opportunities and changing circumstances. Otherwise, many components and opportunities are at risk of not being followed up on.

- **Recognize private developer contribution.**

There are developers in Concord who work with the Town and regularly include and support affordable housing efforts. In order to encourage their continued support and to entice other developers to do the same, their efforts should be recognized. Their

contributions should be recognized and encouraged through articles in the local newspaper or citations from the Selectmen.

- **Develop education campaigns in anticipation of Town vote on CPA.**
The Community Preservation Act (CPA) was approved at the 2004 Annual Town Meeting, and a follow-up vote is scheduled for the fall. Given the defeat of CPA last year, an aggressive education campaign is needed. Materials, which chart the communities that have passed CPA and the funds raised and matched by the state, should be made disseminated. In addition, examples of projects funded by other communities can showcase the potential uses and benefits of CPA. This effort should be led by a community coalition representing housing, historic resources, natural resources and recreation interests.
- **Establish an Affordable Housing Trust or Corporation for financial expenditures.**
The Affordable Housing Trust or Corporation would be the financial vehicle for collecting and expending affordable housing funds.
- **Strengthen role and capacity of Concord Housing Trust.**
The Concord Housing Trust has successfully developed one affordable housing project and is in the process of developing a second. With only volunteer efforts, this organization is building its capacity as the town's private non-profit developer. The Concord Housing Trust has the potential to take on more projects, but it needs expanded capacity to do so. The Town can assist Concord Housing Trust with financial and technical assistance.
- **Participate in MAGIC to support regional activities related to affordable housing.**
This is an ongoing activity. Members of the Planning Department, Planning Board, and Long Range Planning Committee regularly participate in MAGIC activities.

MEDIUM TERM STRATEGIES

These strategies will be pursued in the two to five year time frame.

Regulatory

- **Enact Inclusionary Zoning.**
An inclusionary zoning ordinance would require an affordable housing component for all projects over a minimum size. A recommended requirement would be that all projects of 6 units or more must include at least 10% of the units as affordable. A financial contribution could be required for smaller projects. Furthermore, if a project provided more than 10%, a density bonus could be awarded.
- **Zoning changes to allow more mixed use and multi family developments.**
These zoning changes include a Village Center Overlay district in West Concord. Currently the properties along Beharrell Street and in the Bradford Street area are zoned industrial. These properties may be redeveloped and, if so, offer an opportunity to be developed as a mixed-use development meeting smart growth principles. In addition, the zoning bylaw should be amended to encourage mixed used development and eliminate the requirement that all uses be in a single structure. An additional option is to rezone some existing residential lots to allow for multifamily or duplex developments.
- **Amend Accessory Apartment by law.**
Accessory apartments offer a way to increase and diversify Concord's housing stock, without a negative impact on neighborhood character. However, the accessory apartment

by-law is restrictive and makes it difficult to create these units. Amendments to this by-law, such as allowing more exterior alterations or allowing a separate structure on a lot, would provide more flexibility in creation of these lower cost units. Other issues to consider are parking, setbacks, neighborhood character, and lot size. In addition, an amnesty program could be offered to owners of units, which were created without notifying the Town, provided they meet Building Codes and life safety standards.

Development

- **Develop financial resources so the Town has resources to pursue affordable housing opportunities.**

In addition to HOME and CPA, which are described elsewhere, the Town should consider selling surplus town land and using the proceeds for affordable housing. The Town can also pursue private contributions for specific projects. State and federal programs and foundations have funding that may be pursued for specific needs.

- **Work with Walden Woods to fulfill obligation for 42 units.**

The Town should pursue this outstanding obligation by Walden Woods.

- **Identify additional parcels of state owned land that are suitable for housing development.**

This will be an ongoing activity as the state considers the disposition of surplus property.

- **Identify agricultural sites that will become available and are suitable for housing or for a mix of uses that includes housing.**

This will be an ongoing activity as the Town tracks Chapter 61 properties.

- **Special Needs and Elderly Housing**

There are a number of developments in Concord that serve special needs and elderly populations. However, the need for additional affordable units is still evidenced by the 1-½ year waiting list of Concord residents maintained by the Housing Authority for its elderly units. Opportunities for the creation of developments, such as small group homes for the elderly or persons with disabilities, that are close to public transportation and other developments targeted to residents over age 55 should be pursued as they arise.

- **Second Story Residential**

Commercial owners can add second story residential units in commercial districts. This type of development should be encouraged to expand the diversity of housing choices in Concord.

Institutional/Programmatic

- **Consider home maintenance/repair program for elderly homeowners.**

A survey of older residents conducted a few years ago identified the need for a home maintenance and repair program for the elderly remaining in their homes. The Council on Aging and other elderly housing providers should be consulted to reassess the need for this service. If this is still needed, financial sources, such as CDBG, will need to be pursued.

- **Consider joining WestMetro HOME Consortium.**

Concord borders towns that are members of the WestMetro HOME Consortium and should consider approaching the Consortium for membership. Currently, the Consortium has a moratorium on new members for two years. In anticipation of the end of this moratorium, the Town should consider the benefits of joining the Consortium and, if beneficial, approach the City of Newton, the Consortium's lead community, about the

possibility of membership. In addition, the Town should discuss the benefits and costs of membership with neighboring towns such as Lincoln, Bedford, and Lexington.

- **Employee housing**

Pursue the establishment of a housing purchase program for Town employees, such as MassHousing's Municipal Mortgage Program.

LONG TERM STRATEGIES

These strategies have been discussed above and are those that will continue to be pursued over a five to ten year period.

Development

- **Continue to pursue town owned parcels for affordable housing development.**
- **Continue to pursue of state owned land that is suitable for housing development.**
- **Continue to monitor agricultural sites as possible housing sites**
- **Work with the Concord Housing Authority to consider re-development or expanded development of existing affordable housing sites in the Town (such as Peter Bulkely Terrace, Strawberry Hill Road, Bedford Street, etc.).**

Section 4

USE RESTRICTIONS

The affordable housing projects in Concord comply with Chapter 40B guidelines and require that affordability be maintained through deed restrictions. Use restrictions require affordability to be maintained, at a minimum, for 40 years with the option to continue when needed. Some projects have required affordability to be maintained in perpetuity. The restrictions for rental projects require that affordable units be rented to income eligible households. The resale provisions for homeownership projects ensure that the units will have resale prices affordable to the targeted income group and be resold to households within the eligible income limits. The Town Manager's Office and the Department of Planning and Land Management provide oversight of the affordable housing use restrictions.